SYSTEM AND METHOD FOR PROVIDING MULTI-CLASS PROCESSING OF LOGIN REQUESTS

ABSTRACT OF THE DISCLOSURE

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When a user successfully logs into an account, the user is provided with a first-class login token, which entitles the user to one or more unsuccessful login attempts without experiencing delays the user would otherwise experience. If attempts with a second-class login token or an expired first-class login token is impermissible, a subsequent login attempt

10   is subject to delays the user would otherwise not experience. The delays minimize the effectiveness of dictionary attacks. Additionally, if the user attempts to login without a login token or an invalid login token, the login attempt is impermissible and the user is provided with a second-class login token for use in a delayed, subsequent login attempt.